

PRIDEPRESS.

NOVEMBER 2019

WWW.PRIMIS.CO.UK



PRIMIS.

MORTGAGE NETWORK

MAKING 2020 EVEN BETTER

**YOU SHOULD ALREADY
BE PLANNING HOW
2020 CAN BETTER 2019**

LONG-TERM FIXED RATES ARE A GOOD THING

**LONGER TERMS ARE
GREAT BECAUSE THEY
GIVE YOUR CLIENTS
PEACE OF MIND**

EVEN MORE CHOICE FOR BTL INSURANCE

**FIRST2PROTECT HAVE
NOW ADDED THEIR
LANDLORDS PRODUCT
TO THE TOOLBOX
BUY TO LET PANEL**



Recognising Excellence

VOTING NOW OPEN

Nominate your favourites in our Recognising Excellence Awards!

- Best Overall Partner 2019
- Best Overall Lender 2019
- Best Lender Innovation 2019
- Lending Service Excellence 2019
- Best Overall Protection Provider 2019
- Best Protection Innovation 2019
- Protection Service Excellence 2019
- Best Overall GI Provider 2019
- Stand Out Personality of 2019
- Best Specialist Product Provider 2019

UPCOMING NETWORK EVENTS.

DECEMBER EVENTS

PROTECTION SPOTLIGHT

3rd December – Glasgow

10th December – Midlands

11th December – North West

12th December – Leeds

12th December – Northern Ireland

LEADING LADIES*

10th December (Invitation only, speak to your RSD if interested in attending.)

JANUARY EVENTS

ANNUAL KICK OFFS

9th January – North West

14th January – Northern Ireland

15th January – Scotland

16th January – North East & Yorkshire

21st January – South West

22nd January – South East

23rd January – Midlands

Vitality

LIFE INSURANCE

Only bricks and mortality?

Our new Mortgage Plan protects more than just your clients' lives.

The Mortgage Plan is now available with Serious Illness Cover Protector, which covers more conditions than any other insurer* and pays out at 100% for 77 of the most severe conditions.

And with our Healthy Living Programme, your clients can be rewarded from day one.

One quick and easy application means your client can be covered in minutes.

Change the conversation with our new Mortgage Plan.



adviser.vitality.co.uk/mortgage

POSITIVELY DIFFERENT LIFE INSURANCE

MAKING 2020 EVEN BETTER!

AS DECEMBER APPROACHES PREPARATIONS ARE STARTING FOR FESTIVITIES OVER THE HOLIDAY SEASON. IN YOUR BUSINESS, YOU SHOULD ALREADY BE PLANNING HOW 2020 CAN BETTER 2019.

Here's just a few thoughts, one liners, sales ideas and suggestions to help you with every 2020 protection conversation...

1. Did you sell protection to every client you could in 2019? Did you cover every mortgage that needed protection? Did you ask the protection question every time? Are you sure that if your client calls to ask if they have life or critical illness cover you can say yes? If not – go back and do it now. A Q1 campaign perhaps?
2. Research¹ from Aviva shows that for all families with dependent children:
 - Only 46% have life cover
 - Just 18% have critical illness cover
 - And only 13% have income protection
 - Yet 23% insure their phone and 24% their pet!

Do customers really think “it won't happen to me?” or have you not given them the opportunity to say no?

3. My phone packed up recently, a total write off. 2 hours later I'd been to the Apple store and got a new one. Easy! People – husbands, wives, mums, dads – are far harder to replace if they die!

4. When you provide that much needed mortgage to enable your client to buy their dream home, they are probably taking on the biggest financial liability they'll ever have and it's your duty to make sure that their debt is fully protected against the unexpected. Before you close the mortgage sale, resolve to ask yourself 3 questions:

- i. If this client dies tonight will their family be protected sufficiently to avoid having to sell their new family home (or worse) to make ends meet?
- ii. If this client is diagnosed with a critical illness will they have peace of mind from knowing they can afford to take time off work and still pay the bills, including the mortgage?
- iii. If this client has an accident or long-term illness that stops them from working will they be able to keep their home and maintain their lifestyle without their income?

If you can't answer yes to every question you need to revisit the protection your client has in place.

5. When your client gives you a mortgage budget, remind them of this: “the mortgage is about budgeting to get the home of your dreams; the protection is budgeting to keep the home of your dreams tomorrow!”

Here's to protecting every client in 2020!

Steve Berry
Protection Proposition Manager

Source

1. Aviva Protecting Our Families report, March 2017





Second Opinion

Now available to everyone at claim

At LV=, we want to provide services which help your clients when they need it most.

If your client or their children receives a life changing diagnosis, our Second Opinion service will provide support at claim.

Through our partner, Square Health, they will:

- receive a comprehensive review of their diagnosis for any medical condition
- have a personal consultation with a specialist best matched to their medical condition
- discuss their treatment options and get answers to any concerns they may have
- get reassurance and support on the path they take, even if the diagnosis stays the same

Square Health are registered by the General Medical Council (GMC) and offer a range of expert medical services from a network of over 5,000 medical professionals.

Visit [LV.com/secondopinion](https://www.lv.com/secondopinion) to see how it could help your clients.



Provided by



Our Second Opinion Service is provided by Square Health Limited. This service is not regulated by the Financial Conduct Authority or the Prudential Regulation Authority. The service is a non-contractual benefit so can be changed or removed at any time.

Liverpool Victoria Friendly Society Limited: County Gates, Bournemouth BH1 2NF

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LONG-TERM FIXED RATES ARE A GOOD THING FOR YOUR CLIENTS.

THERE HAVE BEEN A NUMBER OF ENHANCEMENTS TO OUR MORTGAGE PROPOSITION INCLUDING THE RECENT ADDITION OF BLUESTONE MORTGAGES AND HODGE FOR INTERMEDIARIES. THIS IS IN ADDITION ALIGNING THE LENDING PANELS ACROSS THE NETWORK, GIVING YOU ACCESS TO A WIDER RANGE OF PRODUCTS FOR YOUR CLIENTS.

The market continues to be competitive and there is a rise in longer term fixed rates with almost as many 5 year deals available as there are 2 year deals at the moment. Longer terms are great because they give your clients peace of mind so that they don't have to worry about their rate changing any time soon. With the recent launch of some 15 year rates it's a trend that is likely to stick around while rates stay competitive.

Make sure you keep in regular contact with your clients as their circumstances are likely to change before their mortgage term ends, and it may be appropriate to look at other options or protection to ensure their needs are being met.

It's important to keep in contact with your clients between the usual remortgage opportunities as well. Scheduling annual reviews with your clients will help them feel looked after and you can discuss changes in circumstances between rate changes. You can also discuss changes and options available as well as revisit their protection needs to make sure they still have adequate cover in place.

Dominic Hodge
Mortgage Proposition Manager



TOOLBOX IN NUMBERS...

TO CELEBRATE THE ROLLING-OUT OF TOOLBOX TAKING PLACE, WE'VE CREATED THIS SPECIAL EDITION INFOGRAPHIC TO SHOWCASE SOME OF THE REASONS WHY WE'RE SO PROUD OF IT!

INTEGRATED SERVICES

19

78

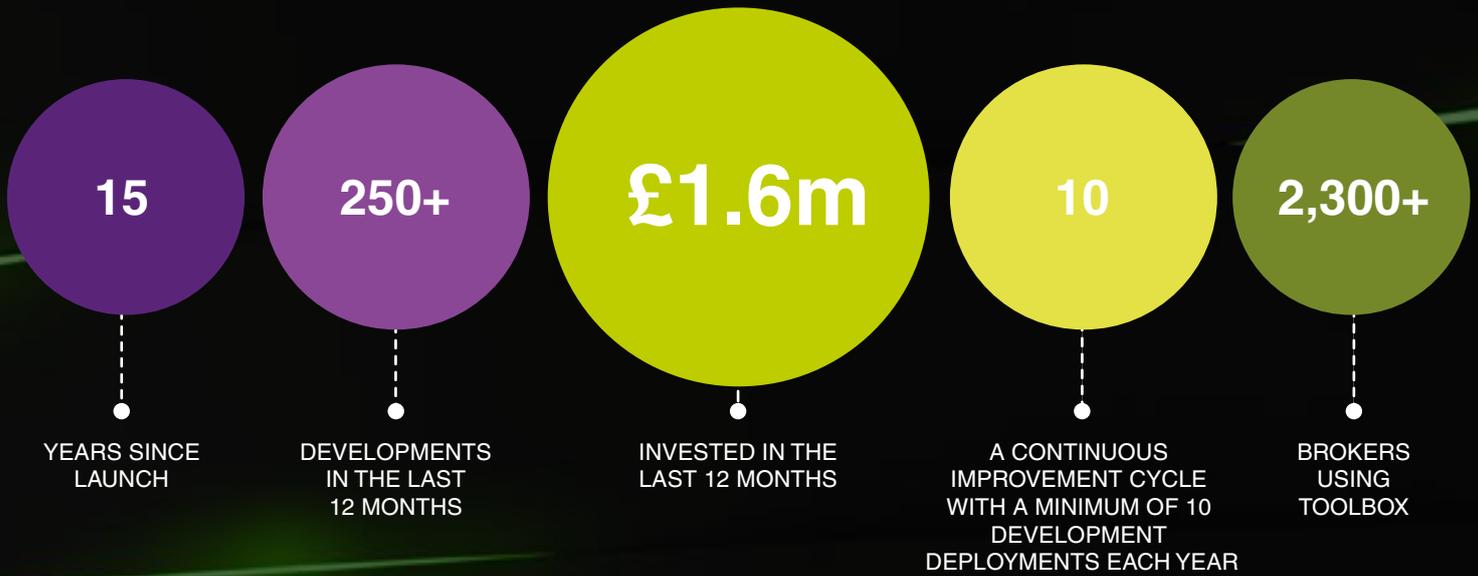
LENDER PARTNERS ON THE MORTGAGE PANEL

19

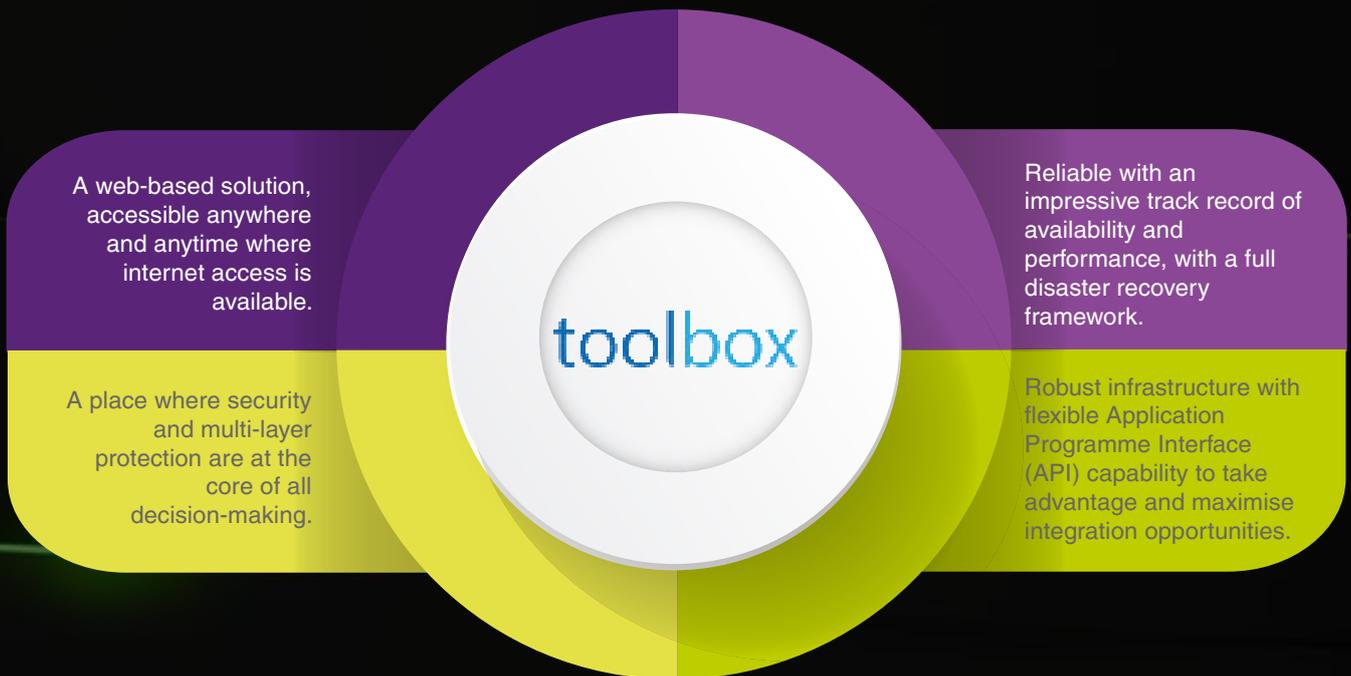
PROVIDER PARTNERS ON THE PROTECTION PANEL

12

PROVIDER PARTNERS ON THE GI PANEL



WHAT'S MORE, TOOLBOX IS:



We look forward to everyone operating in Toolbox and assisting us in shaping the future of our market-leading technology.

If you have any questions or feedback, please get in touch at toolbox.rollout@primis.co.uk.

Simon Breakspear
Member Services Director

toolbox



EVERYONE'S DIFFERENT

At Royal London, we understand everyone's unique.
That's why our protection proposition isn't 'one size fits all'.

Our range of flexible cover options give your clients choice, so you can be confident you're building a protection plan as individual as they are.

And with a range of sales tools, support and personal service, we're dedicated to helping you provide the tailored service your clients value.

Find out more at: adviser.royallondon.com/different



EVEN MORE CHOICE FOR BUY TO LET INSURANCE.

FOLLOWING A VERY SUCCESSFUL LAUNCH ON THE BUILDING & CONTENTS PANEL ON TOOLBOX, FIRST2PROTECT HAVE NOW ADDED THEIR LANDLORDS PRODUCT TO THE TOOLBOX BUY TO LET PANEL, MEANING YOU HAVE EVEN MORE CHOICE FOR YOUR CLIENT ON THE FULLY INTEGRATED GENERAL INSURANCE QUOTE ENGINE.



First2Protect offer a comprehensive Common Policy Wording which is underwritten by leading landlord insurers:



Here are just some of the reasons why First2Protect are a fantastic addition to the panel.

KEY FEATURES

- Index linked buildings and/or landlord contents
- £5,000 Malicious Damage by tenants as standard
- £10,000 Trace and Access Cover
- Loss or Rent/Alternative Accommodation as standard
- 60 Days Un-occupancy Threshold
- £2million property owners' liability
- Accidental Damage as standard to fixed glass/sanitaryware/underground services

- Illegal Activities now covered if landlord unaware
- £100 Compulsory Excess
- £250 Escape of Water Excess

You also have the option to include Landlord Specific add-ons: Home Emergency, Legal Expenses and Rent Protection.

Accessing this fantastic product couldn't be easier. Using our GI quote engine means you can quote, apply and submit a case on risk all in 15 minutes. This includes the completion of your compliance summary and your policy created specifically for you.

First2Protect also offer a referral service for both standard and non-standard cases including portfolios for landlords with multiple properties.

For more information get in touch with me on nicky.hemmings@primis.co.uk

Nicky Hemmings
General Insurance Proposition Manager



COMING SOON ...

RECOGNISING EXCELLENCE CONFERENCE & AWARDS DINNER ON THURSDAY 30TH JANUARY 2020 AT THE VOX, LOCATED IN RESORTS WORLD, BIRMINGHAM.

During the day, delegates will be part of our invigorating Business Meeting. We will also announce the winners of our Lender and Provider Service Awards, as voted for by our brokers.

At our black tie Awards Dinner we will recognise the top performances of 2019 across the network. Look out for your invite.



AWARD WINNING MONTH !

WE WERE THE DELIGHTED RECIPIENTS OF THREE AWARDS IN NOVEMBER.

**Mortgage Introducer's
Mortgage Network of the Year**



**Financial Innovation's
Best Technology Initiative UK - Toolbox**



**Precise's
Distributor Group of the Year**



These join the “**Best Mortgage Network**” award from **Financial Reporter** which we won in May.



Thank you to everyone who voted for us and for your ongoing commitment. This is a fantastic achievement and an opportunity to celebrate our partnership. There's no stopping us now we're champion of champions!



Recognising Elite



BUILDING OUR WORLD CLASS FUTURE TOGETHER!

AN ACTION-PACKED COUPLE OF DAYS FOR 150 OF OUR TOP PERFORMERS TOOK PLACE IN MARRAKECH BETWEEN 13-15 NOVEMBER.

The business meetings included presentations from Jon Round, Martin Igoe, Clare Madge, Dave Corbett and Richard Coulson.

The guest speaker, Richard Kilty (a world champion athlete) shared the personal and financial challenges he has faced during his career to date, and movingly told of how he has overcome adversity.

The evening provided a great opportunity to celebrate our shared successes. #proudtobepremis





A FIRST FOR PRIMIS THIS YEAR...

A UK BASED REWARDING EXCELLENCE EVENT FOR 50 OF PRIMIS' TOP PERFORMING INDIVIDUALS.

On Thursday 21 November the business meeting will take place at the renowned Caledonia Hotel in Edinburgh, followed by a very special evening on board the Royal Yacht Britannia.

We couldn't be prouder of the achievements of the whole network and were delighted to recognise these leaders of the pack.





BARCELONA

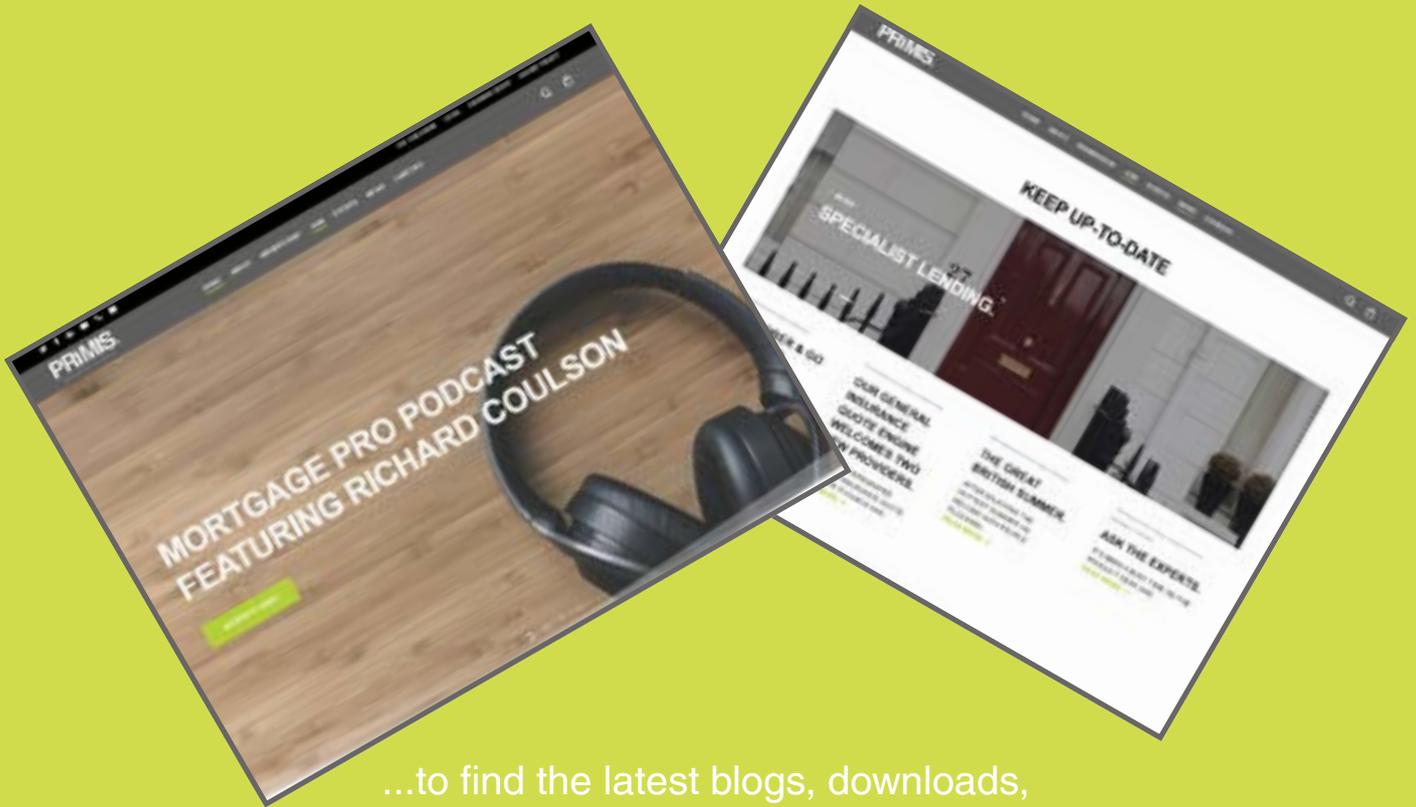
Will you be joining us
in Barcelona
in the Spring?



We can't wait to see you!



VISIT WWW.PRIMIS.CO.UK



...to find the latest blogs, downloads, and news – all available in one place!



Helping your clients find a mortgage that's right up their street



Low deposit mortgages

We're dedicated to helping more of our clients buy their first home with our great low deposit mortgages. Not only can your clients benefit from a competitive rate, we're also offering deals with cashback to fund additional purchases when your client moves in.

Help to Buy

Our recently launched range of Help to Buy purchase products support clients who are looking to purchase their home under the Help to Buy: Equity Loan scheme.

Plus, our Help to Buy Remortgage range (including retention of the equity loan) provides a remortgage option to clients approaching the end of the five year interest free period of their Help to Buy: Equity Loan.

Assisted Mortgage

Our Joint Borrower Sole Proprietor arrangement that allows a buyer and sponsor to combine their income and apply for a joint mortgage, without co-owning the property.

For more information about our mortgage products visit wbfi.co.uk

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PRIDE CORNER.



Following on from them being named Top Protection Firm at our Recognising Excellence Awards Dinner this year, Bespoke Financial Group continue to break records and exceed expectations, and the staff continue to come into the office everyday with that infectious feeling of being the best in their field!

The launch of the Bespoke Group Brands has been an enormous success taking the company from strength to strength. The following brands have been launched in 2019:



All these brands focus on the specialist needs of their target markets and further enhance the Bespoke Financial Group experience, with brand leaders sharing the vision and ambition that is Bespoke. The aim of the brands is to make a power vacuum and a clear route of progression for outstanding advisers who are ready to go above and beyond and be rewarded for their loyalty and commitment to the Bespoke brand.

November also saw the premiere of the Bespoke Documentary “The Underdogs“ which aims to capture and provide an insight into Bespoke, taking us back to the beginning and the fundamental foundations that make them the family that they are today.

The documentary was made in partnership with Wander Films and what a partnership it has grown into, nobody else would have captured the vision as Wander Films have!





Congratulations to **Owen Peden and his wife Charlene** on the birth of their daughter Alaina (pictured with proud big sister Amirra) – both Charlene and Alaina are doing well!



Congratulations to **Jade Topliss from Liddle Perrett Ltd** on being shortlisted for a new Mortgage Strategy Awards category – Best Mortgage Administrator!

Congratulations to **Pam Brown Mortgages** on their office move – the new space looks great!



LET'S GET SOCIAL.



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Like, follow and connect with us to keep up-to-date with all things PRIMIS!